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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF TENNESSEE**

*In Re:***Alvin Leroy Bonner,**

Case No.

Chapter 13

*Debtor(s).***CHAPTER 13 PLAN**

(Individual Adjustment of Debts)

<u>Debtor(s):</u>	Alvin Leroy Bonner	s.s. # xxx-xx-6552
<u>Debtor(s) Address:</u>	4390 Lloydminster Cove Memphis TN 38141	
<u>Plan Payment:</u>	Debtor(s) to pay \$115.00 BI-WEEKLY	
<u>Payroll Deduction:</u>	Yes (<input checked="" type="checkbox"/>) No (<input type="checkbox"/>) Direct Pay Because _____ First Payment Date _____	
<u>Debtor(s) Employer:</u>	Methodist Lebonheur Healthcare	
<u>Administrative:</u>	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.	
<u>Auto Insurance:</u>	(<input checked="" type="checkbox"/>) Not Included in Plan (<input type="checkbox"/>) Included in Plan	Monthly Plan Payment _____
<u>Child Support:</u>	Future support through Plan paid to _____ Ongoing child support payment start date _____ Arrearage Amount _____	
<u>Priority Creditors:</u>	_____ % _____ %	_____ % _____ %
<u>Home Mortgages:</u>	If no arrearage, ongoing payments are to be paid directly by debtor(s).	
1 st Mortgage on Primary Residence – 4390 Lloydminster Cove, Memphis TN 38141		
<u>Alliance Realty Capital</u>	Ongoing mortgage payment to begin FEBRUARY 2015 ONGOING PAYMENT PAID DIRECTLY TO CREDITOR OUTSIDE PLAN Approximate arrearage \$3,338.00 Interest <u>0.00</u> % \$56.00	
2 nd Mortgage on Primary Residence -		
	Ongoing mortgage payment to begin _____ Approximate arrearage \$ _____ Interest _____ % _____	
<u>Secured Creditors:</u>	(Retain lien U.S.C. § 1325(a)(5))	
Adequate protection payment will be ¼ (25%) of proposed creditor monthly payment.	Value of Claim	Rate of Interest
<u>CPAC (PMSI: 2006 Pontiac Grand Prix, retain, over 910)</u>	<u>\$1,398.26</u>	<u>5.25</u> %
<u>Shelby County Trustee (2013 & 2014 Property Taxes)</u>	<u>\$1,747.32</u>	<u>12.0</u> %
<u>City of Memphis Treasury Office (2013 & 2014 Property Taxes)</u>	<u>\$1,452.55</u>	<u>12.0</u> %
<u>Unsecured Creditors:</u>	Absent a specific Court order otherwise, all claims, other than those specifically provided for in this plan, shall be paid as general unsecured debts. General unsecured creditors will receive an amount to be determined by Trustee.	
<u>CLASS 1</u>	_____ %	_____
<u>CLASS 1</u>	_____ %	_____
<u>LEASE</u>	<u>Kirby Self Storage (ASSUME – PAID DIRECT OUTSIDE PLAN)</u>	
<u>Estimated Total Unsecured, Non-Priority Debt:</u>	\$7,881.04	
<u>Termination:</u>	Plan shall terminate upon payment of the above, approximately 60 months.	
<u>Debtor(s) Attorney:</u>	S. Jonathan Garrett (019389) 2670 Union Avenue Extended, Suite 1200, Memphis, Tennessee 38112-4424 Email: jongarrettlaw@gmail.com Telephone: 901-323-3200 Fax: 901-323-3275	

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN